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TRANSMITTAL FORM

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Application Number	09/543,938
Filing Date	04/06/2000
First Named Inventor	Dushyant Sharma
Group Art Unit	3621
Examiner Name	Firmin Backer
Attorney Docket Number	6582

Total Number of Pages in This Submission

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
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Remarks

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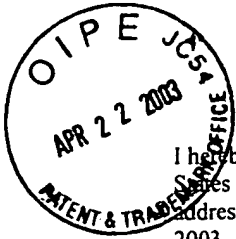
Firm or Individual name	Leonard J. Kalinowski Reinhart Boerner Van Deuren s.c.
Signature	<i>Leonard J. Kalinowski</i>
Date	April 17, 2003

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Amend 7/B NE
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PATENT APPLICATION
4-28-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3621

EXAMINER: FIRMIN BACKER

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In re application of: Dushyant)
Sharma, et al.)
Application No: 09/543,938)
Filed: 04/06/2000)
Attorney Docket No. 6582)

**Expedited Procedure
Response Under 37 CFR §1.116**

For: ELECTRONIC BILL
PRESENTMENT AND
PAYMENT SYSTEMS AND
PROCESSES

Commissioner for Patents
Washington, D.C. 20231

April 17, 2003

AMENDMENT B

Sir:

In response to the Final Office Action mailed February 28, 2003, entry of the following amendments and reconsideration of the claims as amended are respectfully requested. The Patent and Trademark Office is authorized to charge any additional fees required to secure the entry of this Amendment B Under Rule 1.111, or to credit any overpayment, to Deposit Account No. 18-0882.